

**BANK OF NORTH DAKOTA**  
**BALANCE SHEETS**  
**DECEMBER 31, 2007 and 2006**  
**Unaudited**

	(In Thousands)	
	<u>2007</u>	<u>2006</u>
CASH AND DUE FROM BANKS	245,092	212,962
FFS & SEC PURCH UNDER REPOS	277,565	129,135
SECURITIES	235,551	219,412
LOANS	2,004,999	1,755,562
LESS: ALLOW. FOR LOAN LOSS	(32,863)	(30,136)
	<u>1,972,136</u>	<u>1,725,426</u>
OTHER ASSETS	49,016	39,758
TOTAL ASSETS	<u><u>2,779,360</u></u>	<u><u>2,326,693</u></u>
DEPOSITS		
NON-INTEREST BEARING	317,949	230,993
INTEREST BEARING	1,553,818	1,386,143
	<u>1,871,767</u>	<u>1,617,136</u>
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	434,061	249,145
SHORT AND LONG-TERM DEBT	245,070	257,209
OTHER LIABILITIES	35,991	39,661
TOTAL LIABILITIES	<u>2,586,889</u>	<u>2,163,151</u>
EQUITY	192,471	163,542
TOTAL LIAB. AND EQUITY	<u><u>2,779,360</u></u>	<u><u>2,326,693</u></u>

**BANK OF NORTH DAKOTA  
STATEMENTS OF INCOME  
FOR THE YEARS ENDED  
DECEMBER 31, 2007 AND 2006  
Unaudited**

	(In Thousands)	
	<u>2007</u>	<u>2006</u>
<b>INTEREST INCOME</b>		
FEDERAL FUNDS SOLD	12,690	9,368
SECURITIES	11,472	7,830
LOANS	<u>128,254</u>	<u>109,400</u>
	<u>152,416</u>	<u>126,598</u>
<b>INTEREST EXPENSE</b>		
DEPOSITS	56,931	44,461
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	15,114	9,819
SHORT AND LONG-TERM DEBT	<u>15,045</u>	<u>17,004</u>
	<u>87,090</u>	<u>71,284</u>
<b>NET INTEREST INCOME</b>	65,326	55,314
<b>PROVISION FOR LOAN LOSSES</b>	<u>3,100</u>	<u>3,400</u>
<b>NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES</b>	<u>62,226</u>	<u>51,914</u>
<b>NONINTEREST INCOME</b>	<u>6,673</u>	<u>7,748</u>
<b>NONINTEREST EXPENSE</b>		
SALARIES AND BENEFITS	9,035	8,611
DATA PROCESSING	3,445	2,885
OCCUPANCY AND EQUIPMENT	754	619
OTHER OPERATING EXPENSES	<u>4,579</u>	<u>4,693</u>
	<u>17,813</u>	<u>16,808</u>
<b>NET INCOME</b>	<u><u>51,086</u></u>	<u><u>42,854</u></u>

Bank of North Dakota is pleased to provide its risk-based capital ratios as of December 31, 2007. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per Regulation F.

Risk-Based Capital Ratio:

	Bank of North Dakota	Per Reg. F.
Tier One Risk-Based Capital Ratio	11.86%	6.00%
Total Risk-Based Capital Ratio	13.12%	10.00%
Leverage Ratio	7.19%	5.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.

	(Dollar Amounts in Thousands)	
	12/31/2007	12/31/2006
Tier One Capital	\$189,843	\$163,894
Total Risk Based Capital	210,002	180,900
Total Risk Weighted Assets	1,600,061	1,346,543
Net Income (Annualized)	51,086	42,854
Quarterly Average Assets	2,639,000	2,264,946
Average Assets YTD	2,499,898	2,151,681
Average Equity	184,539	164,078
Total Gross Loans	2,004,999	1,755,562
Past Due Loans	50,314	36,019
Nonperforming Loans	2,614	1,109
Allowance for Loan Losses	32,863	30,136
Return on Average Assets (Annualized)	2.04%	1.99%
Return on Average Equity (Annualized)	27.68%	26.12%
Past Due Loans/Total Loans	2.51%	2.05%
Nonperforming Loans/Total Loans	0.13%	0.06%
Allowance for Loan Losses/Total Loans	1.64%	1.72%

Federal Financial Institutions Examination Council

# Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

Report at the close of business      December 31, 2007      (20071231)  
(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks);  
12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161  
(National banks).

This report form is to be filed by banks with domestic offices only.  
Banks with foreign offices (as defined in the instructions) must file  
FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

## Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

\_\_\_\_\_  
Bank of North Dakota

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
Bismarck

\_\_\_\_\_  
City (RSSD 9130)

\_\_\_\_\_  
ND

\_\_\_\_\_  
State Abbrev. (RSSD 9200)

\_\_\_\_\_  
58506

\_\_\_\_\_  
ZIP Code (RSSD 9220)

FDIC Certificate Number      90374

\_\_\_\_\_  
(RSSD 9050)

## Schedule 01 ENT - Bank Demographic Information

1. Reporting date .....	RCON9999	20071231
2. FDIC certificate number .....	RSSD9050	90374
3. Legal title of bank .....	RSSD9017	Bank of North Dakota
4. City .....	RSSD9130	Bismarck
5. State abbreviation .....	RSSD9200	ND
6. Zip code .....	RSSD9220	58506

## Schedule 02 CI - Contact Information

1. Contact Information for the Reports of Condition and Income	
1.a. Chief Financial Officer (or Equivalent) Signing the Reports	
1.a.1. Name .....	TEXTC490 Kirby Martz
1.a.2. Title .....	TEXTC491 SVP & Chief Financial Officer
1.a.3. E-mail Address .....	TEXTC492 kmartz@nd.gov
1.a.4. Telephone .....	TEXTC493 701-328-5650
1.a.5. FAX .....	TEXTC494 701-328-5716
1.b. Other Person to Whom Questions about the Reports Should be Directed	
1.b.1. Name .....	TEXTC495 Jamie Mertz
1.b.2. Title .....	TEXTC496 Accounting Services Manager
1.b.3. E-mail Address .....	TEXT4086 jmertz@nd.gov
1.b.4. Telephone .....	TEXT8902 701-328-5740
1.b.5. FAX .....	TEXT9116 701-328-5716
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed	
2.a. Name and Title .....	TEXTB962 Edward B. Sather, SVP Treasury Services
2.b. E-mail Address .....	TEXTB926 esather@nd.gov
2.c. Telephone .....	TEXTB963 701-328-5793
2.d. FAX .....	TEXTB964
3. Emergency Contact Information	
3.a. Primary Contact	
3.a.1. Name .....	TEXTC366 Eric Hardmeyer
3.a.2. Title .....	TEXTC367 President
3.a.3. E-mail Address .....	TEXTC368 ehardmeyer@nd.gov
3.a.4. Telephone .....	TEXTC369 701-328-5674
3.a.5. FAX .....	TEXTC370 701-328-5632
3.b. Secondary Contact	
3.b.1. Name .....	TEXTC371 Edward B. Sather
3.b.2. Title .....	TEXTC372 SVP Treasury Services
3.b.3. E-mail Address .....	TEXTC373 esather@nd.gov
3.b.4. Telephone .....	TEXTC374 701-328-5604
3.b.5. FAX .....	TEXTC375 701-328-5793
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information	
4.a. Primary Contact	
4.a.1. Name .....	TEXTC437 Jessi Hauck
4.a.2. Title .....	TEXTC438 Compliance/Security Administrator
4.a.3. E-mail Address .....	TEXTC439 jhauck@nd.gov
4.a.4. Telephone .....	TEXTC440 701-328-5605
4.a.5. FAX .....	TEXTC441
4.b. Secondary Contact	
4.b.1. Name .....	TEXTC442 Janice Pratt
4.b.2. Title .....	TEXTC443 Business Continuity/Disaster Recovery Ad.
4.b.3. E-mail Address .....	TEXTC444 jpratt@nd.gov
4.b.4. Telephone .....	TEXTC445 701-328-5764
4.b.5. FAX .....	TEXTC446 701-328-5632
4.c. Third Contact	
4.c.1. Name .....	TEXTC870
4.c.2. Title .....	TEXTC871
4.c.3. E-mail Address .....	TEXTC872
4.c.4. Telephone .....	TEXTC873
4.c.5. FAX .....	TEXTC874
4.d. Fourth Contact	
4.d.1. Name .....	TEXTC875
4.d.2. Title .....	TEXTC876
4.d.3. E-mail Address .....	TEXTC877
4.d.4. Telephone .....	TEXTC878
4.d.5. FAX .....	TEXTC879

1.	Comments? .....	RCON6979	
2.	Bank Management Statement .....	TEXT6980	



## Schedule 04 RI - Income Statement

1.	Interest income:		
1.a.	Interest and fee income on loans:		
1.a.1.	Loans secured by real estate .....	RIAD4011	51,528
1.a.2.	Commercial and industrial loans .....	RIAD4012	19,347
1.a.3.	Loans to individuals for household, family, and other personal expenditures:		
1.a.3.a.	Credit cards .....	RIADB485	0
1.a.3.b.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB486	41,818
1.a.4.	Loans to foreign governments and official institutions .....	RIAD4056	0
1.a.5.	All other loans .....	RIAD4058	15,559
1.a.6.	Total interest and fee income on loans (sum of items 1.a.1 through 1.a.5) .....	RIAD4010	128,252
1.b.	Income from lease financing receivables .....	RIAD4065	0
1.c.	Interest income on balances due from depository institutions .....	RIAD4115	0
1.d.	Interest and dividend income on securities:		
1.d.1.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488	4,620
1.d.2.	Mortgage-backed securities .....	RIADB489	5,016
1.d.3.	All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	1,836
1.e.	Interest income from trading assets .....	RIAD4069	0
1.f.	Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	12,690
1.g.	Other interest income .....	RIAD4518	0
1.h.	Total interest income (sum of items 1.a.6 through 1.g) .....	RIAD4107	152,414
2.	Interest expense:		
2.a.	Interest on deposits:		
2.a.1.	Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	1,529
2.a.2.	Nontransaction accounts:		
2.a.2.a.	Savings deposits (includes MMDAs) .....	RIAD0093	10,731
2.a.2.b.	Time deposits of \$100,000 or more .....	RIADA517	43,888
2.a.2.c.	Time deposits of less than \$100,000 .....	RIADA518	782
2.b.	Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	15,114
2.c.	Interest on trading liabilities and other borrowed money .....	RIAD4185	15,045
2.d.	Interest on subordinated notes and debentures .....	RIAD4200	0
2.e.	Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	87,089
3.	Net interest income (item 1.h minus 2.e) .....	RIAD4074	65,325
4.	Provision for loan and lease losses .....	RIAD4230	3,100
5.	Noninterest income:		
5.a.	Income from fiduciary activities .....	RIAD4070	190
5.b.	Service charges on deposit accounts .....	RIAD4080	1,370
5.c.	Trading revenue .....	RIADA220	0
5.d.			
5.d.1.	Fees and commissions from securities brokerage .....	RIADC886	0
5.d.2.	Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	172
5.d.3.	Fees and commissions from annuity sales .....	RIADC887	0
5.d.4.	Underwriting income from insurance and reinsurance activities .....	RIADC386	0
5.d.5.	Income from other insurance activities .....	RIADC387	0
5.e.	Venture capital revenue .....	RIADB491	0
5.f.	Net servicing fees .....	RIADB492	1,891
5.g.	Net securitization income .....	RIADB493	0
5.h.	Not applicable		
5.i.	Net gains (losses) on sales of loans and leases .....	RIAD5416	20
5.j.	Net gains (losses) on sales of other real estate owned .....	RIAD5415	17
5.k.	Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496	-0
5.l.	Other noninterest income .....	RIADB497	3,105
5.m.	Total noninterest income (sum of items 5.a through 5.l) .....	RIAD4079	6,765
6.			
6.a.	Realized gains (losses) on held-to-maturity securities .....	RIAD3521	0
6.b.	Realized gains (losses) on available-for-sale securities .....	RIAD3196	-92
7.	Noninterest expense:		
7.a.	Salaries and employee benefits .....	RIAD4135	9,035
7.b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	753
7.c.			
7.c.1.	Goodwill impairment losses .....	RIADC216	0
7.c.2.	Amortization expense and impairment losses for other intangible assets .....	RIADC232	0
7.d.	Other noninterest expense .....	RIAD4092	8,024
7.e.	Total noninterest expense (sum of items 7.a through 7.d) .....	RIAD4093	17,812
8.	Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....	RIAD4301	51,086
9.	Applicable income taxes (on item 8) .....	RIAD4302	0
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300	51,086
11.	Extraordinary items and other adjustments, net of income taxes .....	RIAD4320	0
12.	Net income (loss) (sum of items 10 and 11) .....	RIAD4340	51,086

## Schedule 04 RI - Income Statement

M.1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513	0
M.2.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD8431	0
M.3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	RIAD4313	0
M.4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	RIAD4507	0
M.5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	0
M.6.	Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	RIAD4024	9,163
M.7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition .....	RIAD9106	0
M.8.	Trading revenue (from cash instruments and derivative instruments):		
	M.8.a. Interest rate exposures .....	RIAD8757	0
	M.8.b. Foreign exchange exposures .....	RIAD8758	0
	M.8.c. Equity security and index exposures .....	RIAD8759	0
	M.8.d. Commodity and other exposures .....	RIAD8760	0
	M.8.e. Credit exposures .....	RIADF186	0
M.9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
	M.9.a. Net gains (losses) on credit derivatives held for trading .....	RIADC889	0
	M.9.b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890	0
M.10.	Credit losses on derivatives (see instructions) .....	RIADA251	0
M.11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	
M.12.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)) .....	RIADF228	0

## Schedule 05 RI-A - Changes in Equity Capital

1. Total equity capital most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	163,542
2. Restatements due to corrections of material accounting errors and changes in accounting principles .....	RIADB507	0
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	163,542
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD4340	51,086
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	0
6. Treasury stock transactions, net .....	RIADB510	0
7. Changes incident to business combinations, net .....	RIAD4356	0
8. Cash dividends declared on preferred stock .....	RIAD4470	0
9. Cash dividends declared on common stock .....	RIAD4460	25,137
10. Other comprehensive income .....	RIADB511	2,980
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	0
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210	192,471

# Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

## Section 1

		(Column A) Charge-offs Calendar year- to-date		(Column B) Recoveries Calendar year- to-date	
1. Loans secured by real estate:					
1.a.	Construction, land development, and other land loans .....	RIAD3582	0	RIAD3583	0
1.b.	Secured by farmland .....	RIAD3584	0	RIAD3585	2
1.c. Secured by 1-4 family residential properties:					
1.c.1.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	0	RIAD5412	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:					
1.c.2.a.	Secured by first liens .....	RIADC234	0	RIADC217	0
1.c.2.b.	Secured by junior liens .....	RIADC235	0	RIADC218	0
1.d.	Secured by multifamily (5 or more) residential properties .....	RIAD3588	0	RIAD3589	0
1.e.	Secured by nonfarm nonresidential properties .....	RIAD3590	9	RIAD3591	4
2. Loans to depository institutions and acceptances of other banks .....		RIAD4481	0	RIAD4482	0
3. Not applicable					
4. Commercial and industrial loans .....		RIAD4638	356	RIAD4608	55
5. Loans to individuals for household, family, and other personal expenditures:					
5.a.	Credit cards .....	RIADB514	0	RIADB515	0
5.b.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	41	RIADB517	6
6. Loans to foreign governments and official institutions .....		RIAD4643	0	RIAD4627	0
7. All other loans .....		RIAD4644	34	RIAD4628	0
8. Lease financing receivables .....		RIAD4266	0	RIAD4267	0
9. Total (sum of items 1 through 8) .....		RIAD4635	440	RIAD4605	67
M.1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above .....		RIAD5409	356	RIAD5410	55
M.2.					
M.2.a.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	RIAD4652	0	RIAD4662	0
M.2.b.	Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above) .....	RIAD4654	0	RIAD4664	0
M.2.c.	Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above) .....	RIAD4646	0	RIAD4618	0
M.2.d.	Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above) .....	RIADF185	0	RIADF187	0
M.3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above) .....		RIAD4655	0	RIAD4665	0

## Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

### Section 2

M.4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....

RIADC388	0
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## Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

### Section 3

	(Column A) Charge-offs Calendar year- to-date		(Column A) Recoveries Calendar year- to-date	
M.5. Construction, land development, and other land loans				
M.5.a. 1-4 family residential construction loans .....	RIADC891	0	RIADC892	0
M.5.b. Other construction loans and all land development and other land loans .....	RIADC893	0	RIADC894	0
M.6. Loans secured by nonfarm nonresidential properties:				
M.6.a. Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	0	RIADC896	0
M.6.b. Loans secured by other nonfarm nonresidential properties .....	RIADC897	0	RIADC898	0

## Schedule 07 RI-B Part II - Changes in Allowance for Loan and Lease Losses

1. Balance most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	30,136
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	67
3. Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	440
4. Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	3,100
6. Adjustments (see instructions for this schedule)	RIADC233	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)(must equal Schedule RC, item 4.c)	RIAD3123	32,863
M.1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0
M.2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0
M.3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0
M.4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	RIADC781	0

## Schedule 08 RI-E - Explanations

1.	Other noninterest income (from Schedule RI, item 5.I)		
1.a.	Income and fees from the printing and sale of checks .....	RIADC013	0
1.b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014	0
1.c.	Income and fees from automated teller machines (ATMs) .....	RIADC016	0
1.d.	Rent and other income from other real estate owned .....	RIAD4042	0
1.e.	Safe deposit box rent .....	RIADC015	0
1.f.	Disclose component and the dollar amount of that component:		
1.f.1.	Describe component .....	TEXT4461	
1.f.2.	Amount of component .....	RIAD4461	0
1.g.	Disclose component and the dollar amount of that component:		
1.g.1.	Describe component .....	TEXT4462	
1.g.2.	Amount of component .....	RIAD4462	0
1.h.	Disclose component and the dollar amount of that component:		
1.h.1.	Describe component .....	TEXT4463	
1.h.2.	Amount of component .....	RIAD4463	0
1.i.	Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229	0
2.	Other noninterest expense (from Schedule RI, item 7.d)		
2.a.	Data processing expenses .....	RIADC017	3,445
2.b.	Advertising and marketing expenses .....	RIAD0497	0
2.c.	Directors' fees .....	RIAD4136	0
2.d.	Printing, stationery, and supplies .....	RIADC018	0
2.e.	Postage .....	RIAD8403	0
2.f.	Legal fees and expenses .....	RIAD4141	0
2.g.	FDIC deposit insurance assessments .....	RIAD4146	0
2.h.	Disclose component and the dollar amount of that component:		
2.h.1.	Describe component .....	TEXT4464	
2.h.2.	Amount of component .....	RIAD4464	0
2.i.	Disclose component and the dollar amount of that component:		
2.i.1.	Describe component .....	TEXT4467	
2.i.2.	Amount of component .....	RIAD4467	0
2.j.	Disclose component and the dollar amount of that component:		
2.j.1.	Describe component .....	TEXT4468	
2.j.2.	Amount of component .....	RIAD4468	0
3.	Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):		
3.a.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.a.1.	Describe component .....	TEXT4469	
3.a.2.	Amount of component .....	RIAD4469	0
3.a.3.	Applicable income tax effect .....	RIAD4486	0
3.b.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.b.1.	Describe component .....	TEXT4487	
3.b.2.	Amount of component .....	RIAD4487	0
3.b.3.	Applicable income tax effect .....	RIAD4488	0
3.c.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.c.1.	Describe component .....	TEXT4489	
3.c.2.	Amount of component .....	RIAD4489	0
3.c.3.	Applicable income tax effect .....	RIAD4491	0
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):		
4.a.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option .....	RIADF465	0
4.b.	Disclose component and the dollar amount of that component:		



## Schedule 08 RI-E - Explanations

4.b.1. Describe component .....	TEXTB527	
4.b.2. Amount of component .....	RIADB527	0
5. Other transactions with parent holding company (from Schedule RI-A, item 11):		
5.a. Disclose component and the dollar amount of that component:		
5.a.1. Describe component .....	TEXT4498	
5.a.2. Amount of component .....	RIAD4498	0
5.b. Disclose component and the dollar amount of that component:		
5.b.1. Describe component .....	TEXT4499	
5.b.2. Amount of component .....	RIAD4499	0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):		
6.a. Disclose component and the dollar amount of that component:		
6.a.1. Describe component .....	TEXT4521	
6.a.2. Amount of component .....	RIAD4521	0
6.b. Disclose component and the dollar amount of that component:		
6.b.1. Describe component .....	TEXT4522	
6.b.2. Amount of component .....	RIAD4522	0
7. Other explanations:		
7.a. Comments? .....	RIAD4769	
7.b. Other explanations .....	TEXT4769	

# Schedule 09 RC - Balance Sheet

1.	Cash and balances due from depository institutions (from Schedule RC-A):		
1.a.	Noninterest-bearing balances and currency and coin .....	RCON0081	245,079
1.b.	Interest-bearing balances .....	RCON0071	13
2.	Securities:		
2.a.	Held-to-maturity securities (from Schedule RC-B, column A) .....	RCON1754	0
2.b.	Available-for-sale securities (from Schedule RC-B, column D) .....	RCON1773	219,047
3.	Federal funds sold and securities purchased under agreements to resell:		
3.a.	Federal funds sold .....	RCONB987	277,565
3.b.	Securities purchased under agreements to resell .....	RCONB989	0
4.	Loans and lease financing receivables (from Schedule RC-C):		
4.a.	Loans and leases held for sale .....	RCON5369	0
4.b.	Loans and leases, net of unearned income .....	RCONB528	2,004,999
4.c.	Allowance for loan and lease losses .....	RCON3123	32,863
4.d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) .....	RCONB529	1,972,136
5.	Trading assets (from Schedule RC-D) .....	RCON3545	0
6.	Premises and fixed assets (including capitalized leases) .....	RCON2145	11,586
7.	Other real estate owned (from Schedule RC-M) .....	RCON2150	0
8.	Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) .....	RCON2130	0
9.	Not applicable		
10.	Intangible assets:		
10.a.	Goodwill .....	RCON3163	0
10.b.	Other intangible assets (from Schedule RC-M) .....	RCON0426	0
11.	Other assets (from Schedule RC-F) .....	RCON2160	53,934
12.	Total assets (sum of items 1 through 11) .....	RCON2170	2,779,360
13.	Deposits:		
13.a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....	RCON2200	1,871,767
13.a.1.	Noninterest-bearing .....	RCON6631	317,949
13.a.2.	Interest-bearing .....	RCON6636	1,553,818
13.b.	Not applicable		
14.	Federal funds purchased and securities sold under agreements to repurchase:		
14.a.	Federal funds purchased .....	RCONB993	333,431
14.b.	Securities sold under agreements to repurchase .....	RCONB995	100,630
15.	Trading liabilities (from Schedule RC-D) .....	RCON3548	0
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCON3190	245,070
17.	Not applicable		
18.	Not applicable		
19.	Subordinated notes and debentures .....	RCON3200	0
20.	Other liabilities (from Schedule RC-G) .....	RCON2930	35,991
21.	Total liabilities (sum of items 13 through 20) .....	RCON2948	2,586,889
22.	Minority interest in consolidated subsidiaries .....	RCON3000	0
23.	Perpetual preferred stock and related surplus .....	RCON3838	0
24.	Common stock .....	RCON3230	2,000
25.	Surplus (exclude all surplus related to preferred stock) .....	RCON3839	42,000
26.			
26.a.	Retained earnings .....	RCON3632	145,843
26.b.	Accumulated other comprehensive income .....	RCONB530	2,628
27.	Other equity capital components .....	RCONA130	0
28.	Total equity capital (sum of items 23 through 27) .....	RCON3210	192,471
29.	Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....	RCON3300	2,779,360
M.1.	Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2006 .....	RCON6724	0

## Schedule 10 RC-A - Cash and Balances Due From Depository Institutions

1.	Cash items in process of collection, unposted debits, and currency and coin:		
1.a.	Cash items in process of collection and unposted debits .....	RCON0020	229,863
1.b.	Currency and coin .....	RCON0080	8,364
2.	Balances due from depository institutions in the U.S:		
2.a.	U.S. branches and agencies of foreign banks .....	RCON0083	0
2.b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	704
3.	Balances due from banks in foreign countries and foreign central banks:		
3.a.	Foreign branches of other U.S. banks .....	RCON0073	0
3.b.	Other banks in foreign countries and foreign central banks .....	RCON0074	0
4.	Balances due from Federal Reserve Banks .....	RCON0090	6,161
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	245,092

# Schedule 11 RC-B - Securities

## Section 1

	(Column A) Held-to- maturity Amortized Cost		(Column B) Held-to- maturity Fair Value		(Column C) Available-for- sale Amortized Cost		(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):								
2.a. Issued by U.S. Government agencies .....	RCON1289	0	RCON1290	0	RCON1291	0	RCON1293	0
2.b. Issued by U.S. Government- sponsored agencies .....	RCON1294	0	RCON1295	0	RCON1297	87,547	RCON1298	89,837
3. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	0	RCON8497	0	RCON8498	15,467	RCON8499	15,467
4. Mortgage-backed securities (MBS):								
4.a. Pass-through securities:								
4.a.1. Guaranteed by GNMA .....	RCON1698	0	RCON1699	0	RCON1701	1,813	RCON1702	1,831
4.a.2. Issued by FNMA and FHLMC .....	RCON1703	0	RCON1705	0	RCON1706	48,755	RCON1707	49,036
4.a.3. Other pass-through securities .....	RCON1709	0	RCON1710	0	RCON1711	0	RCON1713	0
4.b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
4.b.1. Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1714	0	RCON1715	0	RCON1716	34,981	RCON1717	35,273
4.b.2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1718	0	RCON1719	0	RCON1731	0	RCON1732	0
4.b.3. All other mortgage-backed securities	RCON1733	0	RCON1734	0	RCON1735	27,856	RCON1736	27,603
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0
6. Other debt securities:								
6.a. Other domestic debt securities .....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0
6.b. Foreign debt securities .....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0
7. Investments in mutual funds and other equity securities with readily determinable fair values					RCONA510	0	RCONA511	0
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a)(total of column D must equal Schedule RC, item 2.b) .....	RCON1754	0	RCON1771	0	RCON1772	216,419	RCON1773	219,047

# Schedule 11 RC-B - Securities

## Section 2

M.1. Pledged securities .....	RCON0416	101,285
M.2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):		
M.2.a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:		
M.2.a.1. Three months or less .....	RCONA549	11,800
M.2.a.2. Over three months through 12 months .....	RCONA550	7,244
M.2.a.3. Over one year through three years .....	RCONA551	5,098
M.2.a.4. Over three years through five years .....	RCONA552	58,870
M.2.a.5. Over five years through 15 years .....	RCONA553	22,292
M.2.a.6. Over 15 years .....	RCONA554	0
M.2.b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:		
M.2.b.1. Three months or less .....	RCONA555	11,694
M.2.b.2. Over three months through 12 months .....	RCONA556	4,048
M.2.b.3. Over one year through three years .....	RCONA557	0
M.2.b.4. Over three years through five years .....	RCONA558	0
M.2.b.5. Over five years through 15 years .....	RCONA559	34,475
M.2.b.6. Over 15 years .....	RCONA560	650
M.2.c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:		
M.2.c.1. Three years or less .....	RCONA561	14,316
M.2.c.2. Over three years .....	RCONA562	48,560
M.2.d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....	RCONA248	7,945
M.3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCON1778	0
M.4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):		
M.4.a. Amortized cost .....	RCON8782	0
M.4.b. Fair value .....	RCON8783	0

## Schedule 11 RC-B - Securities

### Section 3

	(Column A) Held-to- maturity Amortized Cost		(Column B) Held-to- maturity Fair Value		(Column C) Available-for- sale Amortized Cost		(Column D) Available-for- sale Fair Value	
M.5. Asset-backed securities (ABS):								
M.5.a. Credit card receivables .....	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0
M.5.b. Home equity lines .....	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0
M.5.c. Automobile loans .....	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0
M.5.d. Other consumer loans .....	RCONB850	0	RCONB851	0	RCONB852	0	RCONB853	0
M.5.e. Commercial and industrial loans .....	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0
M.5.f. Other .....	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	0

# Schedule 12 RC-C Part I - Loans and Leases

## Section 1

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks
1. Loans secured by real estate:		
1.a. Construction, land development, and other land loans .....		RCON1415 213,751
1.b. Secured by farmland (including farm residential and other improvements) .....		RCON1420 110,289
1.c. Secured by 1-4 family residential properties:		
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		RCON1797 0
1.c.2. Closed-end loans secured by 1-4 family residential properties:		
1.c.2.a. Secured by first liens .....		RCON5367 419,631
1.c.2.b. Secured by junior liens .....		RCON5368 68
1.d. Secured by multifamily (5 or more) residential properties .....		RCON1460 0
1.e. Secured by nonfarm nonresidential properties .....		RCON1480 83,790
2. Loans to depository institutions and acceptances of other banks .....		RCON1288 0
2.a. To commercial banks in the U.S.:		
2.a.1. To U.S. branches and agencies of foreign banks .....	RCONB532 0	
2.a.2. To other commercial banks in the U.S. ....	RCONB533 0	
2.b. To other depository institutions in the U.S. ....	RCONB534 0	
2.c. To banks in foreign countries:		
2.c.1. To foreign branches of other U.S. banks .....	RCONB536 0	
2.c.2. To other banks in foreign countries .....	RCONB537 0	
3. Loans to finance agricultural production and other loans to farmers .....		RCON1590 139,193
4. Commercial and industrial loans .....		RCON1766 263,342
4.a. To U.S. addressees (domicile) .....	RCON1763 263,342	
4.b. To non-U.S. addressees (domicile) .....	RCON1764 0	
5. Not applicable		
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
6.a. Credit cards .....		RCONB538 0
6.b. Other revolving credit plans .....		RCONB539 0
6.c. Other consumer loans (includes single payment, installment, and all student loans) .....		RCON2011 643,306
7. Loans to foreign governments and official institutions (including foreign central banks) .....		RCON2081 0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....		RCON2107 40,983
9. Other loans .....		RCON1563 90,646
9.a. Loans for purchasing or carrying securities (secured and unsecured) .....	RCON1545 0	
9.b. All other loans (exclude consumer loans) .....	RCON1564 90,646	
10. Lease financing receivables (net of unearned income) .....		RCON2165 0
10.a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCONF162 0	
10.b. All other leases .....	RCONF163 0	
11. Any unearned income on loans reflected in items 1-9 above .....		RCON2123 0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....		RCON2122 2,004,999

# Schedule 12 RC-C Part I - Loans and Leases

## Section 2

M.1.	Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures) .....	RCON1616	0
M.2.	Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		
M.2.a.	Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		
M.2.a.1.	Three months or less .....	RCONA564	2,005
M.2.a.2.	Over three months through 12 months .....	RCONA565	34
M.2.a.3.	Over one year through three years .....	RCONA566	235
M.2.a.4.	Over three years through five years .....	RCONA567	348
M.2.a.5.	Over five years through 15 years .....	RCONA568	32,555
M.2.a.6.	Over 15 years .....	RCONA569	384,521
M.2.b.	All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		
M.2.b.1.	Three months or less .....	RCONA570	1,086,722
M.2.b.2.	Over three months through 12 months .....	RCONA571	82,565
M.2.b.3.	Over one year through three years .....	RCONA572	81,325
M.2.b.4.	Over three years through five years .....	RCONA573	200,329
M.2.b.5.	Over five years through 15 years .....	RCONA574	105,645
M.2.b.6.	Over 15 years .....	RCONA575	28,713
M.2.c.	Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	RCONA247	207,113
M.3.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B .....	RCON2746	262,871
M.4.	Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....	RCON5370	0
M.5.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B) .....	RCONB837	0
M.6.	Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a .....	RCONC391	0
M.7.	Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):		
M.7.a.	Outstanding balance .....	RCONC779	0
M.7.b.	Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCONC780	0
M.8.	Closed-end loans with negative amortization features secured by 1-4 family residential properties:		
M.8.a.	Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)) .....	RCONF230	0
M.8.b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	RCONF231	0
M.8.c.	Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above .....	RCONF232	0
M.9.	Construction, land development, and other land loans:		
M.9.a.	1-4 family residential construction loans .....	RCONF158	0
M.9.b.	Other construction loans and all land development and other land loans .....	RCONF159	0
M.10.	Loans secured by nonfarm nonresidential properties:		
M.10.a.	Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF160	0
M.10.b.	Loans secured by other nonfarm nonresidential properties .....	RCONF161	0



## Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

### Section 1

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less .....	<table><tr><td></td><td></td></tr><tr><td>RCN6999</td><td></td></tr></table>			RCN6999	
RCN6999					
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:					
2.a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e .....	<table><tr><td>RCN5562</td><td>0</td></tr></table>	RCN5562	0		
RCN5562	0				
2.b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 .....	<table><tr><td>RCN5563</td><td>0</td></tr></table>	RCN5563	0		
RCN5563	0				

## Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

### Section 2

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3.	Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e:				
3.a.	With original amounts of \$100,000 or less .....	RCON5564	81	RCON5565	1,797
3.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5566	74	RCON5567	5,367
3.c.	With original amounts of more than \$250,000 through \$1,000,000 .....	RCON5568	117	RCON5569	36,818
4.	Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:				
4.a.	With original amounts of \$100,000 or less .....	RCON5570	1,000	RCON5571	7,015
4.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5572	259	RCON5573	15,168
4.c.	With original amounts of more than \$250,000 through \$1,000,000 .....	RCON5574	386	RCON5575	69,503

## Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

### Section 3

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less

RCN6860	
RCN5576	0
RCN5577	0

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- 6.a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b .....
- 6.b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 .....

# Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

## Section 4

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7.	Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:				
7.a.	With original amounts of \$100,000 or less .....	RCON5578	1,364	RCON5579	43,271
7.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5580	592	RCON5581	62,096
7.c.	With original amounts of more than \$250,000 through \$500,000 .....	RCON5582	106	RCON5583	26,193
8.	Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:				
8.a.	With original amounts of \$100,000 or less .....	RCON5584	1,432	RCON5585	24,209
8.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5586	534	RCON5587	35,411
8.c.	With original amounts of more than \$250,000 through \$500,000 .....	RCON5588	209	RCON5589	34,013

## Schedule 14 RC-D - Trading Assets and Liabilities

1. U.S. Treasury securities .....	RCON3531	0
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON3532	0
3. Securities issued by states and political subdivisions in the U.S. ....	RCON3533	0
4. Mortgage-backed securities (MBS):		
4.a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON3534	0
4.b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....	RCON3535	0
4.c. All other mortgage-backed securities .....	RCON3536	0
5. Other debt securities .....	RCON3537	0
6. Not applicable		
7. Not applicable		
8. Not applicable		
9. Other trading assets .....	RCON3541	0
10. Not applicable		
11. Derivatives with a positive fair value .....	RCON3543	0
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	0
13. Liability for short positions .....	RCON3546	0
14. Derivatives with a negative fair value .....	RCON3547	0
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	RCON3548	0

# Schedule 15 RC-E - Deposit Liabilities

## Section 1

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCONB549	14,287			RCONB550	75,339
2. U.S. Government .....	RCON2202	4			RCON2520	681
3. States and political subdivisions in the U.S. ....	RCON2203	95,426			RCON2530	1,420,005
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551	265,756			RCONB552	269
5. Banks in foreign countries .....	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215	375,473	RCON2210	278,424	RCON2385	1,496,294

# Schedule 15 RC-E - Deposit Liabilities

## Section 2

M.1. Selected components of total deposits:		
M.1.a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	2,843
M.1.b. Total brokered deposits .....	RCON2365	0
M.1.c. Fully insured brokered deposits (included in Memorandum item 1.b above):		
M.1.c.1. Issued in denominations of less than \$100,000 .....	RCON2343	0
M.1.c.2. Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....	RCON2344	0
M.1.d. Maturity data for brokered deposits:		
M.1.d.1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243	0
M.1.d.2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONA244	0
M.1.e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) .....	RCON5590	
M.2. Components of total nontransaction accounts:		
M.2.a. Savings deposits:		
M.2.a.1. Money market deposit accounts (MMDAs) .....	RCON6810	312,143
M.2.a.2. Other savings deposits (excludes MMDAs) .....	RCON0352	51,215
M.2.b. Total time deposits of less than \$100,000 .....	RCON6648	16,561
M.2.c. Total time deposits of \$100,000 or more .....	RCON2604	1,116,376
M.2.c.1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above .....	RCONF233	0
M.3. Maturity and repricing data for time deposits of less than \$100,000:		
M.3.a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:		
M.3.a.1. Three months or less .....	RCONA579	6,328
M.3.a.2. Over three months through 12 months .....	RCONA580	8,123
M.3.a.3. Over one year through three years .....	RCONA581	874
M.3.a.4. Over three years .....	RCONA582	1,236
M.3.b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) .....	RCONA241	12,538
M.4. Maturity and repricing data for time deposits of \$100,000 or more:		
M.4.a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:		
M.4.a.1. Three months or less .....	RCONA584	575,704
M.4.a.2. Over three months through 12 months .....	RCONA585	379,551
M.4.a.3. Over one year through three years .....	RCONA586	60,507
M.4.a.4. Over three years .....	RCONA587	100,614
M.4.b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) .....	RCONA242	948,626

## Schedule 16 RC-F - Other Assets

1. Accrued interest receivable .....	RCONB556	34,196
2. Net deferred tax assets .....	RCON2148	0
3. Interest-only strips receivable (not in the form of a security) on:		
3.a. Mortgage loans .....	RCONA519	0
3.b. Other financial assets .....	RCONA520	0
4. Equity securities that DO NOT have readily determinable fair values .....	RCON1752	16,504
5. Life insurance assets .....	RCONC009	0
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCON2168	3,234
6.a. Prepaid expenses .....	RCON2166	0
6.b. Repossessed personal property (including vehicles) .....	RCON1578	0
6.c. Derivatives with a positive fair value held for purposes other than trading .....	RCONC010	0
6.d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCONC436	0
6.e. Disclose component and the dollar amount of that component:		
6.e.1. Describe component .....	TEXT3549	
6.e.2. Amount of component .....	RCON3549	0
6.f. Disclose component and the dollar amount of that component:		
6.f.1. Describe component .....	TEXT3550	
6.f.2. Amount of component .....	RCON3550	0
6.g. Disclose component and the dollar amount of that component:		
6.g.1. Describe component .....	TEXT3551	
6.g.2. Amount of component .....	RCON3551	0
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCON2160	53,934



## Schedule 17 RC-G - Other Liabilities

1.			
1.a.	Interest accrued and unpaid on deposits .....	RCON3645	7,272
1.b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCON3646	1,684
2.	Net deferred tax liabilities .....	RCON3049	0
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCONB557	0
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCON2938	27,035
4.a.	Accounts payable .....	RCON3066	0
4.b.	Deferred compensation liabilities .....	RCONC011	0
4.c.	Dividends declared but not yet payable .....	RCON2932	0
4.d.	Derivatives with a negative fair value held for purposes other than trading .....	RCONC012	0
4.e.	Disclose component and the dollar amount of that component:		
4.e.1.	Describe component .....	TEXT3552	
4.e.2.	Amount of component .....	RCON3552	0
4.f.	Disclose component and the dollar amount of that component:		
4.f.1.	Describe component .....	TEXT3553	
4.f.2.	Amount of component .....	RCON3553	0
4.g.	Disclose component and the dollar amount of that component:		
4.g.1.	Describe component .....	TEXT3554	
4.g.2.	Amount of component .....	RCON3554	0
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCON2930	35,991

## Schedule 18 RC-K - Quarterly Averages

1.	Interest-bearing balances due from depository institutions .....	RCON3381	0
2.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RCONB558	86,785
3.	Mortgage-backed securities .....	RCONB559	101,153
4.	All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RCONB560	15,763
5.	Federal funds sold and securities purchased under agreements to resell .....	RCON3365	269,858
6.	Loans:		
6.a.	Total loans .....	RCON3360	1,989,298
6.b.	Loans secured by real estate .....	RCON3385	854,132
6.c.	Commercial and industrial loans .....	RCON3387	317,155
6.d.	Loans to individuals for household, family, and other personal expenditures:		
6.d.1.	Credit cards .....	RCONB561	0
6.d.2.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB562	642,377
7.	Trading assets .....	RCON3401	0
8.	Lease financing receivables (net of unearned income) .....	RCON3484	0
9.	Total assets .....	RCON3368	2,639,099
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON3485	102,643
11.	Nontransaction accounts:		
11.a.	Savings deposits (includes MMDAs) .....	RCONB563	273,185
11.b.	Time deposits of \$100,000 or more .....	RCONA514	1,150,131
11.c.	Time deposits of less than \$100,000 .....	RCONA529	17,471
12.	Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353	421,761
13.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCON3355	249,259
M.1.	Loans to finance agricultural production and other loans to farmers .....	RCON3386	146,644

# Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

## Section 1

1. Unused commitments:		
1.a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCON3814	0
1.b. Credit card lines .....	RCON3815	0
1.c. Commercial real estate, construction, and land development		
1.c.1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate .....	RCON3816	21,048
1.c.1.a. 1-4 family residential construction loan commitments .....	RCONF164	0
1.c.1.b. Commercial real estate, other construction loan, and land development loan commitments .....	RCONF165	0
1.c.2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate .....	RCON6550	120,576
1.d. Securities underwriting .....	RCON3817	0
1.e. Other unused commitments .....	RCON3818	261,441
2. Financial standby letters of credit .....	RCON3819	238,763
2.a. Amount of financial standby letters of credit conveyed to others .....	RCON3820	0
3. Performance standby letters of credit .....	RCON3821	0
3.a. Amount of performance standby letters of credit conveyed to others .....	RCON3822	0
4. Commercial and similar letters of credit .....	RCON3411	0
5. Not applicable		
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCON3433	0

## Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

### Section 2

		(Column A) Guarantor		(Column B) Beneficiary	
7.	Credit derivatives:				
7.a.	Notional amounts:				
7.a.1.	Credit default swaps .....	RCONC968	0	RCONC969	0
7.a.2.	Total return swaps .....	RCONC970	0	RCONC971	0
7.a.3.	Credit options .....	RCONC972	0	RCONC973	0
7.a.4.	Other credit derivatives .....	RCONC974	0	RCONC975	0
7.b.	Gross fair values:				
7.b.1.	Gross positive fair value .....	RCONC219	0	RCONC221	0
7.b.2.	Gross negative fair value .....	RCONC220	0	RCONC222	0

## Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

### Section 3

8. Spot foreign exchange contracts .....	RCON8765	0
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, 'Total equity capital') .....	RCON3430	0
9.a. Securities borrowed .....	RCON3432	0
9.b. Commitments to purchase when-issued securities .....	RCON3434	0
9.c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCONC978	0
9.d. Disclose component and the dollar amount of that component:		
9.d.1. Describe component .....	TEXT3555	
9.d.2. Amount of component .....	RCON3555	0
9.e. Disclose component and the dollar amount of that component:		
9.e.1. Describe component .....	TEXT3556	
9.e.2. Amount of component .....	RCON3556	0
9.f. Disclose component and the dollar amount of that component:		
9.f.1. Describe component .....	TEXT3557	
9.f.2. Amount of component .....	RCON3557	0
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, 'Total equity capital') .....	RCON5591	0
10.a. Commitments to sell when-issued securities .....	RCON3435	0
10.b. Disclose component and the dollar amount of that component:		
10.b.1. Describe component .....	TEXT5592	
10.b.2. Amount of component .....	RCON5592	0
10.c. Disclose component and the dollar amount of that component:		
10.c.1. Describe component .....	TEXT5593	
10.c.2. Amount of component .....	RCON5593	0
10.d. Disclose component and the dollar amount of that component:		
10.d.1. Describe component .....	TEXT5594	
10.d.2. Amount of component .....	RCON5594	0
10.e. Disclose component and the dollar amount of that component:		
10.e.1. Describe component .....	TEXT5595	
10.e.2. Amount of component .....	RCON5595	0
11. Year-to-date merchant credit card sales volume:		
11.a. Sales for which the reporting bank is the acquiring bank .....	RCONC223	0
11.b. Sales for which the reporting bank is the agent bank with risk .....	RCONC224	0

# Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

## Section 4

	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):								
12.a. Futures contracts .....	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0
12.b. Forward contracts .....	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0
12.c. Exchange-traded option contracts:								
12.c.1. Written options .....	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0
12.c.2. Purchased options .....	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0
12.d. Over-the-counter option contracts:								
12.d.1. Written options .....	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0
12.d.2. Purchased options .....	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0
12.e. Swaps .....	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0
13. Total gross notional amount of derivative contracts held for trading .....	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0
14.a. Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCONA589	0						
15.								
15.a. Contracts held for trading:								
15.a.1. Gross positive fair value .....	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0
15.a.2. Gross negative fair value .....	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0
15.b. Contracts held for purposes other than trading:								
15.b.1. Gross positive fair value .....	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0
15.b.2. Gross negative fair value .....	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0

## Schedule 20 RC-M - Memoranda

1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:	
1.a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCON6164 276
1.b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations .....	RCON6165 0
2.	Intangible assets other than goodwill:	
2.a.	Mortgage servicing assets .....	RCON3164 0
2.a.1.	Estimated fair value of mortgage servicing assets .....	RCONA590 0
2.b.	Purchased credit card relationships and nonmortgage servicing assets .....	RCONB026 0
2.c.	All other identifiable intangible assets .....	RCON5507 0
2.d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCON0426 0
3.	Other real estate owned:	
3.a.	Direct and indirect investments in real estate ventures .....	RCON5372 0
3.b.	All other real estate owned:	
3.b.1.	Construction, land development, and other land .....	RCON5508 0
3.b.2.	Farmland .....	RCON5509 0
3.b.3.	1-4 family residential properties .....	RCON5510 0
3.b.4.	Multifamily (5 or more) residential properties .....	RCON5511 0
3.b.5.	Nonfarm nonresidential properties .....	RCON5512 0
3.b.6.	Foreclosed properties from "GNMA loans" .....	RCONC979 0
3.c.	Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCON2150 0
4.	Investments in unconsolidated subsidiaries and associated companies:	
4.a.	Direct and indirect investments in real estate ventures .....	RCON5374 0
4.b.	All other investments in unconsolidated subsidiaries and associated companies .....	RCON5375 0
4.c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	RCON2130 0
5.	Other borrowed money:	
5.a.	Federal Home Loan Bank advances:	
5.a.1.	Advances with a remaining maturity or next repricing date of:	
5.a.1.a.	One year or less .....	RCONF055 90,000
5.a.1.b.	Over one year through three years .....	RCONF056 5,000
5.a.1.c.	Over three years through five years .....	RCONF057 33,000
5.a.1.d.	Over five years .....	RCONF058 116,100
5.a.2.	Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) .....	RCON2651 90,000
5.a.3.	Structured advances (included in items 5.a.(1)(a) - (d) above) .....	RCONF059 0
5.b.	Other borrowings:	
5.b.1.	Other borrowings with a remaining maturity of next repricing date of:	
5.b.1.a.	One year or less .....	RCONF060 145
5.b.1.b.	Over one year through three years .....	RCONF061 219
5.b.1.c.	Over three years through five years .....	RCONF062 204
5.b.1.d.	Over five years .....	RCONF063 402
5.b.2.	Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) .....	RCONB571 145
5.c.	Total (sum of items 5.a.1(a), (d) and items 5.b.1(a), (d)) (must equal Schedule RC, item 16) .....	RCON3190 245,070
6.	Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCONB569
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCONB570 0
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) .....	TEXT4087
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? .....	RCON4088
10.	Secured liabilities:	
10.a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....	RCONF064 0

**Schedule 20 RC-M - Memoranda**

10.b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items  
5.b.(1)(a) - (d)) .....

RCONF065

0



## Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

## Section 1

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
1. Loans secured by real estate:						
1.a. Construction, land development, and other land loans .....	RCON2759	0	RCON2769	0	RCON3492	138
1.b. Secured by farmland .....	RCON3493	975	RCON3494	147	RCON3495	114
1.c. Secured by 1-4 family residential properties:						
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCON5398	0	RCON5399	0	RCON5400	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:						
1.c.2.a. Secured by first liens .....	RCONC236	7,373	RCONC237	651	RCONC229	0
1.c.2.b. Secured by junior liens .....	RCONC238	0	RCONC239	0	RCONC230	0
1.d. Secured by multifamily (5 or more) residential properties .....	RCON3499	0	RCON3500	0	RCON3501	0
1.e. Secured by nonfarm nonresidential properties .....	RCON3502	0	RCON3503	0	RCON3504	0
2. Loans to depository institutions and acceptances of other banks .....	RCONB834	140	RCONB835	63	RCONB836	0
3. Not applicable						
4. Commercial and industrial loans .....	RCON1606	2,179	RCON1607	6,571	RCON1608	2,275
5. Loans to individuals for household, family, and other personal expenditures:						
5.a. Credit cards .....	RCONB575	0	RCONB576	0	RCONB577	0
5.b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB578	9,099	RCONB579	19,552	RCONB580	87
6. Loans to foreign governments and official institutions .....	RCON5389	0	RCON5390	0	RCON5391	0
7. All other loans .....	RCON5459	289	RCON5460	925	RCON5461	0
8. Lease financing receivables .....	RCON1226	0	RCON1227	0	RCON1228	0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON3505	0	RCON3506	0	RCON3507	0
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....	RCON5612	0	RCON5613	0	RCON5614	0
10.a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") .....	RCON5615	0	RCON5616	0	RCON5617	0
10.b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....	RCONC866	0	RCONC867	0	RCONC868	0
M.1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1) .....	RCON1658	0	RCON1659	0	RCON1661	0
M.2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	RCON6558	3,416	RCON6559	6,639	RCON6560	2,435
M.3.						
M.3.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCON1248	0	RCON1249	0	RCON1250	0
M.3.b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) .....	RCON5380	0	RCON5381	0	RCON5382	0
M.3.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) .....	RCON1254	0	RCON1255	0	RCON1256	0
M.3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above) .....	RCONF166	0	RCONF167	0	RCONF168	0
M.4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....	RCON1594	289	RCON1597	925	RCON1583	0
M.5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....	RCONC240	0	RCONC241	0	RCONC226	0

## Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

### Section 2

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	RCN3529		RCN3530	
M.6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets .....		0		0

## Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

### Section 3

M.7. Additions to nonaccrual assets during the quarter .....	RCNC410	0
M.8. Nonaccrual assets sold during the quarter .....	RCNC411	0

# Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

## Section 4

		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
M.9.	Construction, land development, and other land loans:						
M.9.a.	1-4 family residential construction loans .....	RCONF172	0	RCONF174	0	RCONF176	0
M.9.b.	Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0
M.10.	Loans secured by nonfarm nonresidential properties:						
M.10.a.	Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	0	RCONF180	0	RCONF182	0
M.10.b.	Loans secured by other nonfarm nonresidential properties .....	RCONF179	0	RCONF181	0	RCONF183	0

## Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

A.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONF236	
B.	Total allowable exclusions .....	RCONF237	
C.	Not applicable		
D.	Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONF238	
E.	Total daily average of allowable exclusions .....	RCONF239	
1.	Unposted debits:		
1.a.	Actual amount of all unposted debits .....	RCON0030	0
1.b.	Separate amount of unposted debits:		
1.b.1.	Actual amount of unposted debits to demand deposits .....	RCON0031	0
1.b.2.	Actual amount of unposted debits to time and savings deposits .....	RCON0032	0
2.	Unposted credits:		
2.a.	Actual amount of all unposted credits .....	RCON3510	0
2.b.	Separate amount of unposted credits:		
2.b.1.	Actual amount of unposted credits to demand deposits .....	RCON3512	0
2.b.2.	Actual amount of unposted credits to time and savings deposits .....	RCON3514	0
3.	Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits) .....	RCON3520	0
4.	Deposits of consolidated subsidiaries (not included in total deposits):		
4.a.	Demand deposits of consolidated subsidiaries .....	RCON2211	0
4.b.	Time and savings deposits of consolidated subsidiaries .....	RCON2351	0
4.c.	Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON5514	0
5.	Not applicable		
6.	Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:		
6.a.	Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)	RCON2314	0
6.b.	Amount reflected in time and savings deposits (included in Schedule RC-E, item 7, column A or C, but not column B) .....	RCON2315	0
7.	Unamortized premiums and discounts on time and savings deposits:		
7.a.	Unamortized premiums .....	RCON5516	0
7.b.	Unamortized discounts .....	RCON5517	0
8.	Not applicable		
9.	Deposits in lifeline accounts		
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON8432	0
11.	Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:		
11.a.	Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis .....	RCON8785	0
11.b.	Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis .....	RCONA181	0
11.c.	Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E .....	RCONA182	0

## Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):		
12.a.	Amount of assets netted against demand deposits .....	RCONA527	0
12.b.	Amount of assets netted against time and savings deposits .....	RCONA528	0
M.1.	Total deposits of the bank:		
M.1.a.	Deposit accounts (excluding retirement accounts) of \$100,000 or less:		
M.1.a.1.	Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	RCONF049	0
M.1.a.2.	Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....	RCONF050	0
M.1.b.	Deposit accounts (excluding retirement accounts) of more than \$100,000:		
M.1.b.1.	Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF051	0
M.1.b.2.	Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF052	0
M.1.c.	Retirement deposit accounts of \$250,000 or less:		
M.1.c.1.	Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	0
M.1.c.2.	Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....	RCONF046	0
M.1.d.	Retirement deposit accounts of more than \$250,000:		
M.1.d.1.	Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	0
M.1.d.2.	Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	0
M.2.	Estimated amount of uninsured deposits (see instructions) .....	RCON5597	0
M.3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
M.3.a.	Legal title .....	TEXTA545	
M.3.b.	FDIC Certificate Number .....	RCONA545	0

# **Schedule 23 RC-P - Closed-End 1-4 Family Residential Mortgage Banking Activities**

1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale:		
1.a. First liens .....	RCONF066	
1.b. Junior liens .....	RCONF067	
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale:		
2.a. First liens .....	RCONF068	
2.b. Junior liens .....	RCONF069	
3. Closed-end 1-4 family residential mortgages sold during the quarter:		
3.a. First liens .....	RCONF070	
3.b. Junior liens .....	RCONF071	
4. Closed-end 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):		
4.a. First liens .....	RCONF072	
4.b. Junior liens .....	RCONF073	
5. Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i) .....	RIADF184	0

## Schedule 24 RC-Q - Financial Assets and Liabilities Measured at Fair Value

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) Level 2 Fair Value Measurements		(Column C) Level 3 Fair Value Measurements	
1.	Loans and leases .....	RCONF243	0	RCONF244	0	RCONF245	0
2.	Trading assets .....	RCONF246	0	RCONF247	0	RCONF248	0
2.a.	Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	RCONF240	0	RCONF241	0	RCONF242	0
3.	All other financial assets and servicing assets .....	RCONF249	0	RCONF250	0	RCONF251	0
4.	Deposits .....	RCONF252	0	RCONF253	0	RCONF254	0
5.	Trading liabilities .....	RCONF255	0	RCONF256	0	RCONF257	0
6.	All other financial liabilities and servicing liabilities .....	RCONF258	0	RCONF259	0	RCONF260	0
7.	Loan commitments (not accounted for as derivatives) .....	RCONF261	0	RCONF262	0	RCONF263	0



# Schedule 25 RC-R - Regulatory Capital

## Section 1

1.	Total equity capital (from Schedule RC, item 28) .....	RCON3210	192,471
2.	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCON8434	2,628
3.	Net unrealized loss on available-for-sale equity securities (report loss as a positive value) .....	RCONA221	0
4.	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCON4336	0
5.	Nonqualifying perpetual preferred stock .....	RCONB588	0
6.	Qualifying minority interests in consolidated subsidiaries .....	RCONB589	0
7.			
7.a.	Disallowed goodwill and other disallowed intangible assets .....	RCONB590	0
7.b.	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness .....	RCONF264	0
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCONC227	189,843
9.			
9.a.	Disallowed servicing assets and purchased credit card relationships .....	RCONB591	0
9.b.	Disallowed deferred tax assets .....	RCON5610	0
10.	Other additions to (deductions from) Tier 1 capital .....	RCONB592	0
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCON8274	189,843
12.	Qualifying subordinated debt and redeemable preferred stock .....	RCON5306	0
13.	Cumulative perpetual preferred stock includible in Tier 2 capital .....	RCONB593	0
14.	Allowance for loan and lease losses includible in Tier 2 capital .....	RCON5310	20,159
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCON2221	0
16.	Other Tier 2 capital components .....	RCONB594	0
17.	Tier 2 capital (sum of items 12 through 16) .....	RCON5311	20,159
18.	Allowable Tier 2 capital (lesser of item 11 or 17) .....	RCON8275	20,159
19.	Tier 3 capital allocated for market risk .....	RCON1395	0
20.	Deductions for total risk-based capital .....	RCONB595	0
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20) .....	RCON3792	210,002
22.	Average total assets (from Schedule RC-K, item 9) .....	RCON3368	2,639,099
23.	Disallowed goodwill and other disallowed intangible assets (from item 7 above) .....	RCONB590	0
24.	Disallowed servicing assets and purchased credit card relationships (from item 9.a above) .....	RCONB591	0
25.	Disallowed deferred tax assets (from item 9.b above) .....	RCON5610	0
26.	Other deductions from assets for leverage capital purposes .....	RCONB596	0
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCONA224	2,639,099
28.			
28.a.	Adjustment to Tier 1 capital reported in item 11 .....	RCONC228	0
28.b.	Adjustment to total risk-based capital reported in item 21 .....	RCONB503	0
29.	Adjustment to risk-weighted assets reported in item 62 .....	RCONB504	0
30.	Adjustment to average total assets reported in item 27 .....	RCONB505	0

## Schedule 25 RC-R - Regulatory Capital

### Section 2

		(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31.	Tier 1 leverage ratio .....	RCON7273	0.0000	RCON7204	0.0719
32.	Tier 1 risk-based capital ratio .....	RCON7274	0.0000	RCON7206	0.1186
33.	Total risk-based capital ratio .....	RCON7275	0.0000	RCON7205	0.1312

## Schedule 25 RC-R - Regulatory Capital

### Section 3

		(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		(Column C) Allocation by Risk Weight Category 0%		(Column D) Allocation by Risk Weight Category 20%		(Column E) Allocation by Risk Weight Category 50%		(Column F) Allocation by Risk Weight Category 100%	
34.	Cash and balances dues from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCON0010	245,092	RCONC869	0	RCONB600	144,325	RCONB601	100,767			RCONB602	0
35.	Held-to-maturity securities .....	RCON1754	0	RCONB603	0	RCONB604	0	RCONB605	0	RCONB606	0	RCONB607	0
36.	Available-for-sale securities .....	RCON1773	219,047	RCONB608	2,628	RCONB609	644	RCONB610	200,307	RCONB611	14,468	RCONB612	1,000
37.	Federal funds sold and securities purchased under agreements to resell .....	RCONC225	277,565			RCONC063	0	RCONC064	277,565			RCONB520	0
38.	Loans and leases held for sale .....	RCON5369	0	RCONB617	0	RCONB618	0	RCONB619	0	RCONB620	0	RCONB621	0
39.	Loans and leases, net of unearned income .....	RCONB528	2,004,999	RCONB622	0	RCONB623	0	RCONB624	997,115	RCONB625	96,383	RCONB626	911,501
40.	Allowance for loan and lease losses .....	RCON3123	32,863	RCON3123	32,863								
41.	Trading Assets .....	RCON3545	0	RCONB627	0	RCONB628	0	RCONB629	0	RCONB630	0	RCONB631	0
42.	All other assets .....	RCONB639	65,520	RCONB640	0	RCONB641	0	RCONB642	12,797	RCONB643	4,925	RCON5339	47,798
43.	Total Assets (sum of items 34 through 42) .....	RCON2170	2,779,360	RCONB644	-30,235	RCON5320	144,969	RCON5327	1,588,551	RCON5334	115,776	RCON5340	960,299

# Schedule 25 RC-R - Regulatory Capital

## Section 4

	(Column A) Face Value or Notional Amount		(Column B) Credit Equivalent Amount		(Column C) Allocation by Risk Weight Category 0%		(Column D) Allocation by Risk Weight Category 20%		(Column E) Allocation by Risk Weight Category 50%		(Column F) Allocation by Risk Weight Category 100%	
44. Financial standby letters of credit .....	RCONB546	238,763	RCONB547	238,763	RCONB548	0	RCONB581	0	RCONB582	0	RCONB583	238,763
45. Performance standby letters of credit .....	RCON3821	0	RCONB650	0	RCONB651	0	RCONB652	0	RCONB653	0	RCONB654	0
46. Commercial and similar letters of credit .....	RCON3411	0	RCONB655	0	RCONB656	0	RCONB657	0	RCONB658	0	RCONB659	0
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCON3429	0	RCONB660	0	RCONB661	0	RCONB662	0			RCONB663	0
48. Securities lent .....	RCON3433	0	RCONB664	0	RCONB665	0	RCONB666	0	RCONB667	0	RCONB668	0
49. Retained recourse on small business obligations sold with recourse .....	RCONA250	0	RCONB669	0	RCONB670	0	RCONB671	0	RCONB672	0	RCONB673	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement .....	RCONB541	0	RCONB542	0							RCONB543	0
51. All other financial assets sold with recourse .....	RCONB675	0	RCONB676	0	RCONB677	0	RCONB678	0	RCONB679	0	RCONB680	0
52. All other off-balance sheet liabilities .....	RCONB681	8,292	RCONB682	8,292	RCONB683	0	RCONB684	0	RCONB685	0	RCONB686	8,292
53. Unused commitments with an original maturity exceeding one year .....	RCON3833	59,624	RCONB687	29,812	RCONB688	0	RCONB689	0	RCONB690	0	RCONB691	29,812
54. Derivative contracts .....			RCONA167	0	RCONB693	0	RCONB694	0	RCONB695	0		
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....					RCONB696	144,969	RCONB697	1,588,551	RCONB698	115,776	RCONB699	1,237,166
56. Risk weight factor .....												
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....					RCONB700	0	RCONB701	317,710	RCONB702	57,888	RCONB703	1,237,166
58. Market risk equivalent assets .....											RCON1651	0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) .....											RCONB704	1,612,764
60. Excess allowance for loan and lease losses .....											RCONA222	12,704
61. Allocated transfer risk reserve .....											RCON3128	0
62. Total risk-weighted assets (item 59 minus items 60 and 61) .....											RCONA223	1,600,060

## Schedule 25 RC-R - Regulatory Capital

### Section 5

M.1. Current credit exposure across all derivative contracts covered by the risk-based capital standards .....

RCN8764	0
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## Schedule 25 RC-R - Regulatory Capital

### Section 6

	(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years	
M.2. Notional principal amounts of derivative contracts:						
M.2.a. Interest rate contracts .....	RCON3809	0	RCON8766	0	RCON8767	0
M.2.b. Foreign exchange contracts .....	RCON3812	0	RCON8769	0	RCON8770	0
M.2.c. Gold contracts .....	RCON8771	0	RCON8772	0	RCON8773	0
M.2.d. Other precious metals contracts .....	RCON8774	0	RCON8775	0	RCON8776	0
M.2.e. Other commodity contracts .....	RCON8777	0	RCON8778	0	RCON8779	0
M.2.f. Equity derivative contracts .....	RCONA000	0	RCONA001	0	RCONA002	0
M.2.g. Credit derivative contracts:						
M.2.g.1. Investment grade .....	RCONC980	0	RCONC981	0	RCONC982	0
M.2.g.2. Subinvestment grade .....	RCONC983	0	RCONC984	0	RCONC985	0

## Schedule 26 RC-S - Servicing Securitization and Asset Sale Activities

## Section 1

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:														
2.a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0
2.b. Subordinated securities and other residual interests	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0
2.c. Standby letters of credit and other enhancements	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0
4. Past due loan amounts included in item 1:														
4.a. 30-89 days past due	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0
4.b. 90 days or more past due	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):														
5.a. Charge-offs	RIADB747	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0
5.b. Recoveries	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0
6. Amount of ownership (or seller's) interests carried as:														
6.a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCONB761	0	RCONB762	0			RCONB763	0				
6.b. Loans (included in Schedule RC-C)			RCONB500	0	RCONB501	0			RCONB502	0				
7. Past due loan amounts included in interests reported in item 6.a:														
7.a. 30-89 days past due			RCONB764	0	RCONB765	0			RCONB766	0				
7.b. 90 days or more past due			RCONB767	0	RCONB768	0			RCONB769	0				
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):														
8.a. Charge-offs			RIADB770	0	RIADB771	0			RIADB772	0				
8.b. Recoveries			RIADB773	0	RIADB774	0			RIADB775	0				
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776	0	RCONB777	0	RCONB778	0	RCONB779	0	RCONB780	0	RCONB781	0	RCONB782	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783	0	RCONB784	0	RCONB785	0	RCONB786	0	RCONB787	0	RCONB788	0	RCONB789	0
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	0	RCONB795	0	RCONB796	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	0	RCONB802	0	RCONB803	0

## Schedule 26 RC-S - Servicing Securitization and Asset Sale Activities

### Section 2

M.1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
M.1.a. Outstanding principal balance .....	RCONA249	0
M.1.b. Amount of retained recourse on these obligations as of the report date .....	RCONA250	0
M.2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
M.2.a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCONB804	0
M.2.b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCONB805	21,969
M.2.c. Other financial assets (includes home equity lines) .....	RCONA591	0
M.3. Asset-backed commercial paper conduits:		
M.3.a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
M.3.a.1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0
M.3.a.2. Conduits sponsored by other unrelated institutions .....	RCONB807	0
M.3.b. Unused commitments to provide liquidity to conduit structures:		
M.3.b.1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0
M.3.b.2. Conduits sponsored by other unrelated institutions .....	RCONB809	0
M.4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C .....	RCONC407	0



## Schedule 27 RC-T - Fiduciary and Related Services

### Section 1

1.	Does the institution have fiduciary powers? (If 'NO,' do not complete Schedule RC-T.) .....	RCONA345	yes
2.	Does the institution exercise the fiduciary powers it has been granted? .....	RCONA346	yes
3.	Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If 'NO,' do not complete the rest of Schedule RC-T.) .....	RCONB867	yes

## Schedule 27 RC-T - Fiduciary and Related Services

### Section 2

		(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
4.	Personal trust and agency accounts .....	RCONB868	0	RCONB869	0	RCONB870	0	RCONB871	0
5.	Retirement related trust and agency accounts:								
5.a.	Employee benefit - defined contribution	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0
5.b.	Employee benefit - defined benefit .....	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0
5.c.	Other retirement accounts .....	RCONB880	0	RCONB881	0	RCONB882	0	RCONB883	0
6.	Corporate trust and agency accounts .....	RCONB884	0	RCONB885	344,029	RCONC001	0	RCONC002	667
7.	Investment management agency accounts .....	RCONB886	0			RCONB888	0		
8.	Other fiduciary accounts .....	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0
9.	Total fiduciary accounts (sum of items 4 through 8) .....	RCONB894	0	RCONB895	344,029	RCONB896	0	RCONB897	667
10.	Custody and safekeeping accounts .....			RCONB898	1,573,222			RCONB899	5,114

# Schedule 27 RC-T - Fiduciary and Related Services

## Section 3

11. Not applicable		
12. Personal trust and agency accounts .....	RIADB904	0
13. Retirement related trust and agency accounts:		
13.a. Employee benefit - defined contribution .....	RIADB905	0
13.b. Employee benefit - defined benefit .....	RIADB906	0
13.c. Other retirement accounts .....	RIADB907	0
14. Corporate trust and agency accounts .....	RIADA479	190
15. Investment management agency accounts .....	RIADB908	0
16. Other fiduciary accounts .....	RIADA480	0
17. Custody and safekeeping accounts .....	RIADB909	0
18. Other fiduciary and related services income .....	RIADB910	0
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070	190
20. Expenses .....	RIADC058	0
21. Net losses from fiduciary and related services .....	RIADA488	0
22. Intracompany income credits for fiduciary and related services .....	RIADB911	0
23. Net fiduciary and related services income .....	RIADA491	190
M.1. Managed assets held in personal trust and agency accounts:		
M.1.a. Noninterest-bearing deposits .....	RCONB913	0
M.1.b. Interest-bearing deposits .....	RCONB914	0
M.1.c. U.S. Treasury and U.S. Government agency obligations .....	RCONB915	0
M.1.d. State, county and municipal obligations .....	RCONB916	0
M.1.e. Money market mutual funds .....	RCONB917	0
M.1.f. Other short-term obligations .....	RCONB918	0
M.1.g. Other notes and bonds .....	RCONB919	0
M.1.h. Common and preferred stocks .....	RCONB920	0
M.1.i. Real estate mortgages .....	RCONB921	0
M.1.j. Real estate .....	RCONB922	0
M.1.k. Miscellaneous assets .....	RCONB923	0

## Schedule 27 RC-T - Fiduciary and Related Services

### Section 4

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
M.1.l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A) .....	RCONB868	0		
M.2. Corporate trust and agency accounts:				
M.2.a. Corporate and municipal trusteeships .....	RCONB927	55	RCONB928	615,824
M.2.b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCONB929	612		

## Schedule 27 RC-T - Fiduciary and Related Services

### Section 5

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
M.3. Collective investment funds and common trust funds:				
M.3.a. Domestic equity .....	RCONB931	0	RCONB932	0
M.3.b. International/Global equity .....	RCONB933	0	RCONB934	0
M.3.c. Stock/Bond blend .....	RCONB935	0	RCONB936	0
M.3.d. Taxable bond .....	RCONB937	0	RCONB938	0
M.3.e. Municipal bond .....	RCONB939	0	RCONB940	0
M.3.f. Short term investments/Money market .....	RCONB941	0	RCONB942	0
M.3.g. Specialty/Other .....	RCONB943	0	RCONB944	0
M.3.h. Total collective investment funds .....	RCONB945	0	RCONB946	0

## Schedule 27 RC-T - Fiduciary and Related Services

### Section 6

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
M.4. Fiduciary settlements, surcharges, and other losses:						
M.4.a. Personal trust and agency accounts .....	RIADB947	0	RIADB948	0	RIADB949	0
M.4.b. Retirement related trust and agency accounts .....	RIADB950	0	RIADB951	0	RIADB952	0
M.4.c. Investment management agency accounts .....	RIADB953	0	RIADB954	0	RIADB955	0
M.4.d. Other fiduciary accounts and related services .....	RIADB956	0	RIADB957	0	RIADB958	0
M.4.e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d)(sum of column A and B minus column C must equal Schedule RC-T, item 21) .....	RIADB959	0	RIADB960	0	RIADB961	0

## Schedule RQ - Reportability Questionnaire

DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$1 BILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$1 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)

RCONC885	

INSTITUTIONS THAT HAVE ADOPTED (FAS 157) "FAIR VALUE MEASUREMENTS" SHOULD COMPLETE SCHEDULE RC-Q IF EITHER (1) THEY ARE REQUIRED TO COMPLETE SCHEDULE RC-D OR (2) THEY HAVE ELECTED TO REPORT CERTAIN ASSETS AND LIABILITIES AT FAIR VALUE WITH CHANGES IN FAIR VALUE RECOGNIZED IN EARNINGS UNDER (FAS 159) "THE FAIR VALUE OPTION FOR FINANCIAL ASSETS AND FINANCIAL LIABILITIES;" (FAS 155) "ACCOUNTING FOR CERTAIN HYBRID FINANCIAL INSTRUMENTS;" OR (FAS 156) "ACCOUNTING FOR SERVICING OF FINANCIAL ASSETS." DOES YOUR INSTITUTION MEET THIS CONDITION?

RCONF266	

SCHEDULE RC-P IS TO BE COMPLETED BY (1) ALL BANKS WITH \$1 BILLION OR MORE IN TOTAL ASSETS AS OF JUNE 30, OF THE PRECEDING YEAR AND (2) BANKS WITH LESS THAN \$1 BILLION IN TOTAL ASSETS AT WHICH EITHER CLOSED-END (FIRST AND JUNIOR LIEN) 1-4 FAMILY RESIDENTIAL MORTGAGE LOAN ORIGINATIONS AND PURCHASES FOR RESALE FROM ALL SOURCES, LOAN SALES, OR QUARTER-END LOANS HELD FOR SALE IN DOMESTIC OFFICES EXCEED \$10 MILLION FOR TWO CONSECUTIVE QUARTERS. INDICATE WHICH CRITERION APPLIES TO YOUR INSTITUTION (0, 1, OR 2). ENTER 0 IF NEITHER 1 NOR 2 APPLY.

RCONF265	0

DURING THE CALENDAR QUARTER, DID THE INSTITUTION ACQUIRE ASSETS OR LIABILITIES THROUGH A BUSINESS COMBINATION OR BRANCH ACQUISITION, OR DID THE INSTITUTION COMMENCE BUSINESS AS A NEW INSTITUTION? .....

RCONA901	

IS THE INSTITUTION CONSIDERED TO BE A CREDIT CARD SPECIALTY BANK SOLELY FROM ITS RELATIONSHIP WITH AFFILIATED DEPOSITORY INSTITUTIONS WHICH, ON A COMBINED BASIS REPORT OUTSTANDING CREDIT CARD RECEIVABLES THAT EXCEED, IN THE AGGREGATE, \$500 MILLION AS OF REPORT DATE? .....

RCONC695	

WHAT IS THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS OWNED BY THE INSTITUTION AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS IS 2 OR MORE, ENTER THE VALUE 2. ....

RCONC589	0

ANY TIME DURING CALENDAR YEAR, DID THE INSTITUTION HAVE AN EDGE OR AGREEMENT CORPORATION ORGANIZED UNDER SECTION 25 OF THE FEDERAL RESERVE ACT AND SUBJECT TO FEDERAL REGULATION K? .....

RCONC588	

AT ANY TIME DURING THE CALENDAR YEAR, DID THE INSTITUTION HAVE AN INTERNATIONAL BANKING FACILITY (IBF) ESTABLISHED IN ACCORDANCE WITH THE TERMS OF FEDERAL REGULATION D? .....

RCONC587	

DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$300 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$300 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)

RCONC592	

DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD.

RCONC593	
RCONC590	

DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR? .....

WHAT IS THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES (OTHER THAN "SHELL" BRANCHES) OWNED BY THE INSTITUTION IN FOREIGN COUNTRIES, PUERTO RICO, OR U.S. TERRITORIES OR POSSESSIONS AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES IS 2 OR MORE, ENTER THE VALUE 2. ....

RCONC591	0